c. Sethusamudram Ship Canal Project: Environmental Impact Assessment study completed; techno-economic feasibility report expected shortly.

d. Construction of an International Container Transshipment Terminal (ICTT) at Vallarpadam in Kochi port on BOT basis.

e. Rural Housing: allocation for Indira Awas Yojana (IAY) raised by Rs.537 crore to Rs.2247 crore.

Government intends to support Public Private partnerships in infrastructure and to this end Rs. 1500 crores have been provided for viability Gap Funding of such projects.

Gross Capital Formation in Infrastructure (at current prices)

(Rs. crore)

	1933-94	1997-98	1998-99	1999-00	200O-01	2001-02	2002-03
Gross Capital Formation (GCF) in Infrastructure	**45940**	**62903**	**70762**	**75120**	**94226**	**91050**	**90890**
1. Electricity, gas & water	**23170**	**30756**	**36129**	**34255**	**36907**	**39180**	**42051**
2. Transport, storage & communication	**22770**	**32147**	**34633**	**40865**	**57319**	**51870**	**48839**
2.1. Railways	**5580**	**5069**	**5019**	**5307**	**5491**	**6981-**	**9470**
2.2. Transport by other means	**11304**	**16460**	**18153**	**21272**	**25802**	**21019**	**19028**
2.3. Storage	**136**	**456**	**599**	**353**	**1362**	**1525**	**1442**
2.4. Communication	**5750**	**10162**	**10862**	**13933**	**24664**	**22345**	**18899**

'Include roads, civil aviation, seaports and inland water. Source: CSO

Decline in rural credit

2138. SHRIMATI PREMA CARIAPPA:
SHRI ANAND SHARMA:
PROF. ALKA BALRAM KSHATRIYA:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the rural credit given directly to the farmers has declined over the last three years;

(b) if so, the details thereof, State-wise, Bank-wise;

(c) the number of branches of Nationalised Banks in the rural areas in 1998 and the number as on 31st March, 2004; and

(d) what measures are proposed to correct regional imbalance in the disbursal of rural credit?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) The total ground level disbursements under agriculture and allied activities has increased from Rs.52,827.42 crore during 2000-01 to Rs.69,559.77 crore during 2002-03. The estimated ground level credit flow for agriculture and allied activities for the year 2003-04 was at around Rs.80,000 crore. The State-wise and agency-wise details of the same for the years 2000-01,2001-02 and 2002-03 are given In the statement I, II and III *(see* below).

(c) As reported by Reserve Bank of India (RBI) the number of branches of Nationalised Banks in rural areas as on March, 1998 and as on 31st March, 2004 were 18950 and 19104 respectively.

(d) The State Level Bankers' Committee (SLBC) of each State looks into the credit requirements of the region taking into account the credit potential and credit absorption capacity. In addition, Government has initiated certain schemes exclusively for backward regions like shallow tubewell programme in Bihar, on-farm water management in East and North-Eastern Region and Rashtriya Sam Vikas Yojana in 132 backward districts of the country. Further National Bank for Agriculture and Rural Development (NABARD) has also taken several steps to reduce regional imbalances in the disbursal of rural credit, which include relaxations in eligibility criteria, lower interest slab rate, intensification of Self Help Group-Bank Linkage Programme in States lika Rajasthan, Madhya Pradesh, Chhattisgarh, Uttar Pradesh, Bihar, Jharkhand, West Bengal, Orissa and Assam, which account for bulk of the rural poor and where the progress is comparatively not very impressive.

Statement-I

State-wise/Agency-wise Ground Level Credit disburse under agriculture and allied activities during the year 2000-01

(Rs. in lakhs)

Sl.No.	State/UT	CBs	SCBs/CCBs	LDBs	RRBs	Others	Total
1.	A&N	237	110	-	-	-	347
2.	Andhra Pradesh	301256	182138	25255	91960	1920	612529
3.	Arunachal Pradesh	131	18	-	259	-	408
4.	Assam	4750	27	-	484	-	5261
S.	Bihar	38241	14386	174	7690	-	60491
6.	Chandigarh	6256	-	-	-	-	6256
7.	Chhattlsgarh	588	20434	2010	2173	62	25257
8.	D&NHavell	48	42	-	-	-	90
9.	Daman & Diu	-	25	-	-	20	45
10	Qoa	2891	67C	-	.	5	3566
11	Gujarat	140920	151830	8185	17683	3298	321916
12	Haryana	91067	233548	26186	18456	-	370357
13	Himachal Pradesh	11117	3618	2037	1978	.	18152
14	J&K	800	1428	347	1061	.	3636
15	Jharkhand	2652	2252	-	2185	.	7089
16	Karnataka	202981	111227	11475	80607	14	386305
17	Kerala	103615	84033	10818	42181	141	240688
18	Lakshadweep	29	-	-	-	-	26
19	Madhya Pradesh	73924	88178	12992	14538	-	189532
20	Maharashtra	159576	236814	980	11520	236	498216
21	Manipur	80	-		28	26	134
22	Meghalaya	247	145		146	.	538
23	Mizoram	89	179		72	.	340
24	Nagaland	408	129		2	-	539
25	NCT of Delhi	109534	158		-	.	109692
26	Orissa	31587	46081	24	13481	.	91173
27	Pondicherry	3418	542	131	-	-	4091
26	Punjab	260990	214079	25716	13286	.	516071
29	Rajasthan	78927	61078	19724	20776	431	210936
30	SWdm	277	103	-	.	.	380
31	Tamil Nadu	333475	129820	21454	16769	1987	503497
32	Tripura	208	1207	75	215	-	1703
33	Uttar Pradesh	210386	66320	75210	77531	-	429947
34	Uttaranchal	1216	11240	1781	2341	-	18580
35	West Bengal	74567	30676	4240	4169	16	113568
	Others	876	-	-	-	-	878
	TOTAL	2249286	1822028	249815	421982	8246	4751357

Statement-II

State-wise/Agency-wise Ground Level Credit disburse under agriculture and allied activities during the year 2001-02

(Rs. in lakhs)

Sl. No.	State/UT	CBs	SCBs/CCBs	LDBs	RRB4	Others	Total
1.	A&N	69	509	.	.	-	578
2.	Andhra Pradesh	398487	218000	37000	85400	1400	748287
3.	Arunachal Pradesh	446	29	-	64	-	539
4.	Assam	6647	32	-	839	-	7318
5.	Bihar	52475	8278	-	9993	-	70746
6.	Chandigarh	38768	1	-	-	-	38769
7.	Chhattisgarh	3701	17593	3124	3802	17	28237
8.	O&N Haveli	39	71	-	-	-	110
9.	Daman & Diu	-	33	-	-	-	33
10.	Goa	1879	419	-	■	146	2444
11.	Gujarat	158122	190626	9121	20798	2686	371251
12.	Haryana	99983	248014	29991	22940	-	400908
13.	Himachal Pradesh	17320	4517	2457	1364	-	25658
14.	J & K	1147	2120	548	1145	.	4960
15.	Jharkhand	8327	5989	.	1785	-	16101
16.	Karnataka	224137	130167	9783	69184	501	433752
17.	Kerala	120780	85806	12727	41281	65	280618
18.	Lakshadweep	33	-	-	-	-	33
19.	Madhya Pradesh	100390	89796	17558	22327	-	230071
20.	Maharashtra	223818	355054	846	13473	-	592991
21.	Manipur	94	-	-	36	12	142
22.	Meghalaya	291	166	-	1854	-	642
23.	Mizoram	186	77	-	94	-	357
24.	Nagaland	377	161	-	2	-	540
25.	NCT of Delhi	141391	180	-	-	-	141581
26.	Orissa	30688	52618	807	12980	54	96925
27.	Pondicherry	3614	420	39	-	-	4072
28.	Punjab	303302	259986	29917	18104	-	611309
29.	Rajasthan	97453	114120	20292	28362	120	258347
30.	Sikkim	306	62	-	-	-	368
31.	Tamil Nadu	347274	138683	20026	18392	1721	528076
32.	Tripura	1017	383	99	240	_	1739
33.	Uttar Pradesh	273648	121031	70052	96936	.	580867
34.	Uttaranchal	9335	12903	2049	2882	-	27169
35.	West Bengal	98846	36038	4880	4883	324	144881
	Others	29	-	-	-		29
	TOTAL	2784357	2081772	270718	486359	8046	5610250

Statement-III

State-wise/Agency-wise Ground Level Credit disburse under agriculture and allied activities during the year 2002-03

(Rs. in lakhs)

Sl.No.	State/UT	CBs	SCBs/CCBs	LDBs	RRBs	Others	Total
1.	A&N	55	327	-	.	.	382
2.	Andhra Pradesh	452439	184427	14944	101895	354	754059
3.	Arunachal Pradesh	530	464	-	-	-	994
4.	Assam	8437	110	-	1680	-	10127
5.	Bihar	48716	10160	-	15384	-	72260
6.	Chandigarh	17840	8	-	-	-	17848
7.	Chhattisgarh	8711	28127	3809	5488	-	48133
8.	D&N Haveli	12	47	-	-	-	59
9.	Daman & Diu	-	24	-	-	-	24
10.	Goa	1700	360	-	-	64	2124
11.	Gujarat	178519	198915	6595	23477	3235	408741
12.	Haryana	132037	270289	32986	27493	-	463705
13.	Himachal Pradesh	21542	6002	1607	2207	-	31358
14.	J&K	1496	2316	228	1708	-	5746
15.	Jharkhand	12142	5841	-	2332	-	20315
16.	Karnataka	267436	116949	8934	72689	353	466361
17.	Kerala	142688	96114	9985	54172	3	302961
18.	Lakshadweep	26	-	-	-	-	26
19.	Madhya Pradesh	117844	119934	22491	30018	-	290285
20.	Maharashtra	225670	447994	6595	50434	3299	914923
21.	Manipur	183	179	-	35	8	405
22.	Meghalaya	304	87	-	162	-	552
23.	Mizoram	262	151	-	271	-	684
24.	Nagaland	343	189	-	8	-	540
25.	NCT of Delhi	182201	339	-	-	-	182540
26.	Orissa	32809	38417	5021	6442	403	184244
27.	Pondicherry	3882	1471	8	-	-	5341
28.	Punjab	41786929 4935	25488	23108	-	762380	
29.	Rajasthan	112486	120042	18215	31076	x-92	281911
30.	Sikkim	287	38	-	-		325
31.	Tamil Nadu	422687	156387	19483	24541	3466	828574
32.	Tripura	1025	181	56	497	-	1759
33.	Uttar Pradesh	267546	119461	95416	135700	-	618123
34.	Uttaranchal	29084	13047	2450	3836	-	48418
35.	West Bengal	133961	38417	5021	6442	403	184244
	Others	472	-	-	-	-	472
	TOTAL	3242120	2084024	269608	606979	8006	6220737